IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

-- PATENT --

Applicants:

Hobson et al.

Docket No.:

40655.4400

Serial No.:

TBA

Group Art Unit:

TBA

Filing Date:

August 30, 2001

Examiner:

TBA

Title:

ONLINE CARD PRESENT TRANSACTION

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention **ONLINE CARD PRESENT TRANSACTION**, the specification of which:

[X]	is attached hereto.		
[]	was filed on	as Application Serial No] and was
	amended on	(if applicable).	-

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed.

NONE	Priority Not Claimed		
Number	Country	Filing Date	
NONE			[]
Number	Country	Filing Date	

I hereby claim the bene application(s) listed belo		. § 119(e) of any United States provisional				
60/276,173		March 15, 2001				
Application Number		Filing Date				
Application Number		Filing Date				
Application Number	1000	Filing Date				
§365(c) of any PCT Interand, insofar as the sur disclosed in the prior Uparagraph of 35 U.S.C. defined in 37 C.F.R.	ernational application bject matter of each United States appli §112, I acknowledge §1.56 which occu	§120 of any United States application(s), or designating the United States, listed below the of the claims of this application is not cation in the manner provided by the first the duty to disclose material information as tred between the filing date of the priori ional filing date of this application.				
Application Serial No.	Filing Date	Status (Patent, Pending, Abandoned)				
NONE						
Application Serial No.	Filing Date	Status (Patent, Pending, Abandoned)				

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY

As a below named inventor, I hereby appoint **Thomas J. Finn** (**Reg. 48,066**) and the following attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

SNELL & WILMER L.L.P.

One Arizona Center 400 East Van Buren

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(602) 382-6000

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and each of the registered attorneys associated with Snell & Wilmer's Customer Account No. 20322.

Please send all future correspondence to Thomas J. Finn (Reg. 48,066) at the above address.

Full name of first inventor:	Carol Lee Hobson	
Inventor's signature:	De fyfolke	Date: 8/23/01
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City/State:	New River, AZ	Zip Code: 85087
Citizenship:	USA	
Full name of second inver		
Inventor's signature:	Kar Hussan	Date: 8/24/6)
Residence Address:	/ \ 8659 Evia Dela Gente	
	Scottsdale, AZ	Zip Code: 85258
City/State:	Scottsdarc, AL	
Citizenship:	USA	

Applicant(s): Hobson et al.

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ONLINE CARD PRESENT TRANSACTION

POWER OF ATTORNEY BY ASSIGNEE AND CERTIFICATE UNDER 37 CFR 3.73(b)

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. ("Assignee"), a corporation having a place of business at American Express Tower, World Financial Center, New York, New York 10285-4900 certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

SNELL & WILMER L.L.P.

One Arizona Center 400 East Van Buren Phoenix, Arizona 85004-2202 Tel. (602) 382-6000 Fax (602) 382-6070;

Thomas J. Finn (Reg. No. 48,066); and the other registered attorneys associated with Snell & Wilmer's Customer Number 020322.

I address	send	all	further	corresp	ondence	to !	Snell &	Wilmer	L.L.P.	at	the	above
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	Title:		_5	2creta	14							
	Date:		4	3/28/	01							